

Information to identify the case:

Debtor 1	Joseph Rantowich	Social Security number or ITIN	xxx-xx-7055
	First Name Middle Name Last Name	EIN	--
Debtor 2	AnneMarie Rantowich	Social Security number or ITIN	xxx-xx-1136
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 18-27736-SLM			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Joseph Rantowich

AnneMarie Rantowich

12/10/21

By the court: Stacey L. Meisel
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Joseph Rantowich
AnneMarie Rantowich
Debtors

Case No. 18-27736-SLM
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2
Date Rcvd: Dec 10, 2021

User: admin
Form ID: 3180W

Page 1 of 3
Total Noticed: 48

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 12, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ Joseph Rantowich, AnneMarie Rantowich, 7 West Ellice Street, Lincoln Park, NJ 07035-1327
cr	+ SPECIALIZED LOAN SERVICING, LLC AS SERVICING AGENT, Phelan Hallinan & Schmieg, PC, 1617 JFK Boulevard, Suite 1400, Philadelphia, PA 19103-1814
cr	+ Specialized Loan Servicing LLC, P.O. Box 340514, Tampa, FL 33694-0514
cr	+ U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE FOR CRE, Phelan Hallinan & Schmieg, PC, 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437
517739468	Celentano, Stadtmauer & Walentowicz, Northview Office Park, 1035 Route 46 East, PO Box 2594, Clifton, NJ 07015-2594
517739469	+ Celentano, Stadtmauer & Walentowicz, LLP, Notchwich Office Park, 1035 Route 46 East, PO Box 2594, Clifton, NJ 07015-2594
517739470	Chilton Memorial Hospital, PO Box 824638, Philadelphia, PA 19182-4638
517739471	+ Dermatology Group PC, PO Box 827245, Philadelphia, PA 19182-7245
517832800	EMER PHY ASSOC NORTH JERSEY,PC, PO Box 1123, Minneapolis, MN 55440-1123
518172575	+ Franklin Lakes Imaging Group, 784 Franklin Avenue, Ste 120, Franklin Lakes, NJ 07417-1306
517739474	+ Household Finance Corporation III, c/o Corporation Trust Company, RA, 820 Bear Tavern Road, Trenton, NJ 08628-1021
517739475	Imaging Subspecialist of NJ, LLC, PO Box 3607, Evansville, IN 47735-3607
517739477	Jeffrey Weiss, MD, 44 Route 23 North, Ste 6, Ridgewood, NJ 07451
517739478	+ Johnathan Levine, MD, Riverdale, NJ 07457
517739479	Kohl's/Capone, PO Box 13115, Milwaukee, WI 53201
517739480	+ Mazda Capital Services c/o Chase, PO Box 78704, Phoenix, AZ 85062-8704
517739481	+ New Jersey Orthopedic Specialist, 730 Palisade Avenue, Teaneck, NJ 07666-3144
517739482	+ Phelan Hallinan & Diamond, PC, 400 Fellowship Road, Ste 100, Mount Laurel, NJ 08054-3437
517739483	+ Phelan, Hallinan & Diamond, 400 Fellowship Road, Suite 100, Mount Laurel, NJ 08054-3437
517944860	+ Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386
517944861	+ Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129, Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300 Highlands Ranch, Colorado 80129-2386
517739485	Summit Medical Group, Attn. #8549X, PO Box 14000, Belfast, ME 04915-4033
518841299	+ U.S. Bank National Association Trustee (See 410), c/o Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386
517864201	#+ U.S. Bank National Association, as Trustee ET.AL., Wells Fargo Bank, N.A., 1000 Blue Gentian Road, Eagan MN 55121-1663
517739488	+ Wells Fargo/ASC, PO Box 1820, Newark, NJ 07101-1820

TOTAL: 25

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Dec 10 2021 20:35:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Dec 10 2021 20:35:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ EDI: RMSC.COM	Dec 11 2021 01:33:00	Synchrony Bank c/o PRA Receivables Management, LLC, PO BOX 41021, Norfolk, VA 23541-1021

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517854741	+ EDI: CINGMIDLAND.COM	Dec 11 2021 01:33:00	AT&T Mobility II LLC, %AT&T SERVICES INC., KAREN A. CAVAGNARO PARALEGAL, ONE AT&T WAY, SUITE 3A104, BEDMINSTER, NJ. 07921-2693
517739466	EDI: RMCB.COM	Dec 11 2021 01:33:00	American Medical Collection Agency, PO Box 1235, Elmsford, NY 10523-0935
517739467	+ EDI: CAPITALONE.COM	Dec 11 2021 01:33:00	Capital One, PO Box 30281, Salt Lake City, UT 84130-0281
517780074	EDI: BL-BECKET.COM	Dec 11 2021 01:33:00	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
517742987	+ Email/Text: bankruptcy@cavps.com	Dec 10 2021 20:35:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
517739472	EDI: DIRECTV.COM	Dec 11 2021 01:33:00	Direct TV, PO Box 6550, Englewood, CO 80155
517739473	+ EDI: AMINFOFP.COM	Dec 11 2021 01:33:00	First Premier Bank, 601 S. Minnesota Avenue, Sioux Falls, SD 57104-4868
517739476	EDI: IRS.COM	Dec 11 2021 01:33:00	Internal Revenue Service, SBSE/Insolvency Unit of the IRS, PO Box 330500-Stop 15, Detroit, MI 48232
517826831	+ EDI: MID8.COM	Dec 11 2021 01:33:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
517764990	EDI: AGFINANCE.COM	Dec 11 2021 01:33:00	ONEMAIN, PO BOX 3251, EVANSVILLE, IN. 47731-3251
517868045	EDI: PRA.COM	Dec 11 2021 01:33:00	Portfolio Recovery Associates, LLC, C/O Synchrony Bank, POB 41067, Norfolk VA 23541
518297663	EDI: PRA.COM	Dec 11 2021 01:33:00	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541, Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
517869018	EDI: PRA.COM	Dec 11 2021 01:33:00	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
517866325	EDI: PRA.COM	Dec 11 2021 01:33:00	Portfolio Recovery Associates, LLC, c/o Lowe's, POB 41067, Norfolk VA 23541
517739484	+ EDI: PRA.COM	Dec 11 2021 01:33:00	PRA Rceivables Management, LLC, PO Box 12914, Norfolk, VA 23541-0914
517815935	+ EDI: JEFFERSONCAP.COM	Dec 11 2021 01:33:00	Premier Bankcard, Llc, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
517741192	+ EDI: RMSC.COM	Dec 11 2021 01:33:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
517754764	+ EDI: AIS.COM	Dec 11 2021 01:33:00	T Mobile/T-Mobile USA Inc, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
517739486	+ EDI: VERIZONCOMB.COM	Dec 11 2021 01:33:00	Verizon, PO Box 920041, Dallas, TX 75392-0041
517739487	+ EDI: VERIZONCOMB.COM	Dec 11 2021 01:33:00	Verizon Wireless, PO Box 408, Newark, NJ 07101-0408

TOTAL: 23

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
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District/off: 0312-2

User: admin

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518297662 *P++

PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court;
Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 12, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 10, 2021 at the address(es) listed below:

Name	Email Address
Craig Scott Keiser	on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION AS TRUSTEE FOR CREDIT SUISSE FIRST BOSTON MORTGAGE SECURITIES CORP., CSFB MORTGAGE-BACKED PASS-THROUGH CERTIFICATES, SERIES 2005-12 craig.keiser@law.njoag.gov
Gavin Stewart	on behalf of Creditor Specialized Loan Servicing LLC bk@stewartlegalgroup.com
Jenee K. Ciccarelli	on behalf of Debtor Joseph Rantowich info@jc-lawpc.com nadiafinancial@gmail.com;k.jr76568@notify.bestcase.com
Jenee K. Ciccarelli	on behalf of Joint Debtor AnneMarie Rantowich info@jc-lawpc.com nadiafinancial@gmail.com;k.jr76568@notify.bestcase.com
Marie-Ann Greenberg	magecf@magtrustee.com
Nicholas V. Rogers	on behalf of Creditor SPECIALIZED LOAN SERVICING LLC AS SERVICING AGENT FOR CREDIT SUISSE ET.AL. nj.bkecf@fedphe.com
Nicholas V. Rogers	on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION AS TRUSTEE FOR CREDIT SUISSE FIRST BOSTON MORTGAGE SECURITIES CORP., CSFB MORTGAGE-BACKED PASS-THROUGH CERTIFICATES, SERIES 2005-12 nj.bkecf@fedphe.com
Peter E. Meltzer	on behalf of Creditor OneMain Financial Group LLC pmeltzer@wglaw.com, ibernatski@wglaw.com
Rebecca Ann Solarz	on behalf of Creditor U.S. Bank National Association as Trustee, et al... rsolarz@kmlawgroup.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 10